

Certificate Number: 16339-PAE-DE-038118692

Bankruptcy Case Number: 23-13679



16339-PAE-DE-038118692

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 22, 2024, at 3:57 o'clock PM EST, Sadiyah Anna-Kay Malcolm completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 22, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor